

EXHIBIT 4

PUBLIC ADJUSTER CONTRACT

Insured: James Ryan

Loss Location: 2813 SW 138th Street
Oklahoma City, OK

Insurer: Safeco Insurance Company

Policy: OY07087286

Cause of Loss: Wind/Hail

Claim: 652001066002

Date of Loss: 4/25/2017

1. **K. E. Edwards, Inc.**, is registered with the Secretary of State of Oklahoma and is authorized to conduct business in the state of Oklahoma. **K.E. Edwards, Inc.**, hereafter is referred to as "**EDWARDS**". **EDWARDS** is located at 3030 Northwest Expressway, Suite 200-316, OKC, OK, 73112, and can be contacted at: Phone: 405-630-7667.

2. The Insured(s), claimant, and/or policyholder(s) hereafter will be referred to as "**INSURED**".

3. In consideration thereof, **EDWARDS** agrees to act as a Public Adjuster in connection to the above referenced claim/loss on behalf of **INSURED**.

4. **Description of services:** Structure ☒, Other Structures ☒, Contents ☒, ALE ☐, Other ☐.

5. **Assignment of Interest:** **INSURED** agrees to pay and **ASSIGNS** to **EDWARDS**, **15%** of the settlement or recovery. Insured's initials: SR, Public Adjuster initials: KE.

6. **INSURED** agrees the name **K. E. Edwards, Inc.** shall to be added as a joint payee on all claim checks, drafts, or otherwise.

7. **INSURED** agrees and designates any and all claim documents, payments checks, drafts, or otherwise to be sent or delivered to **K. E. Edwards, Inc.**, at 3030 Northwest Expressway, Suite 200-316, OKC, OK, 73112.

8. **EDWARDS** has not made any representations or warranties to **INSURED** regarding an outcome.

9. It is clearly understood that this is a contingency fee contract between **INSURED** and **EDWARDS**.

10. **THIS CONTRACT MAY BE CANCELED WITHIN THREE (3) DAYS AFTER THE INSURED PARTY HAS RECEIVED AN ORIGINAL SIGNED COPY OF THIS AGREEMENT.**

11. **EDWARDS** will not incur additional expenses or other professional fees without first obtaining **INSURED's** written authorization.

12. **INSURED** stipulates claim documents and facts presented to **EDWARDS** or to the insurer by **INSURED** are not fraudulent and that **INSURED** is acting in good faith and in compliance with the laws of Oklahoma. **INSURED** agrees to indemnify **EDWARDS** for any misrepresentation of claim.

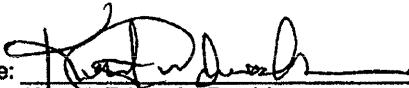
13. **INSURED** agrees, in the event any attorney(s) subsequently become involved in above referenced claim, **K. E. Edwards, Inc.** shall remain a joint-payee on any claim checks or drafts or otherwise; and this contract shall remain valid and in force.

14. **INSURED** agrees to give their permission and/or instruct **INSURED'S** mortgage company to list **K. E. Edwards, Inc.** as a co-payee on all drafts issued to the insured.

15. This agreement is binding on any heirs, assignees, executors, and trustees of the **INSURED(s)**.

16. Initial expenses to be reimbursed to Public Adjuster:

NONE

Signature:  Date: 8/26/2017
Kent E. Edwards, President
K. E. Edwards, Inc.
Resident Oklahoma License: 95514

Insured Name(s):

Signature:  Date: 8/25/17
James Ryan

Insured's address if different from loss location:

SAME

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END

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Disclosure Statement: Required by Oklahoma Law:

Prior to the signing of the contract the public adjuster shall provide the insured with a separate disclosure document regarding the claim process that states:

1. Property insurance policies obligate the insured to present a claim to his or her insurance company for consideration. There are three types of adjusters that could be involved in that process. The definitions of the three types are as follows:

A. **"Company Adjuster"** means the insurance adjusters who are employees of an insurance company. They represent the interest of the insurance company and are paid by the insurance company. They will not charge you a fee,

B. **"Independent Adjuster"** means the insurance adjusters who are hired on a contract basis by an insurance company to represent the insurance company's interest in the settlement of the claim. They are paid by your insurance company. They will not charge you a fee, and

C. **"Public Adjuster"** means the insurance adjusters who do not work for any insurance company. They work for the insured to assist in the preparation, presentation and settlement of the claim. The insured hires them by signing a contract agreeing to pay them a fee or commission based on a percentage of the settlement, or other method of compensation;

2. The insured is not required to hire a public adjuster to help the insured meet his or her obligations under the policy, but has the right to do so;

3. The public adjuster is not a representative or employee of the insurer; and

4. The salary, fee, commission or other consideration is the obligation of the insured, not the insurer.

Initials: JER

Date: 8/25/17

James Ryan

-END-